

UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA
Harrisburg DIVISION

In re: STASIAK, JOSEPH ANDREW

§ Case No. 21-01046

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Debtor(s)

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Lawrence V. Young, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$312,552.39</u> <i>(without deducting any secured claims)</i>	Assets Exempt: <u>\$32,775.00</u>
Total Distributions to Claimants: <u>\$62,489.92</u>	Claims Discharged Without Payment: <u>\$36,188.93</u>
Total Expenses of Administration: <u>\$20,112.89</u>	

3) Total gross receipts of \$98,500.00 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$15,897.19 (see **Exhibit 2**), yielded net receipts of \$82,602.81 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$311,223.47	\$232.05	\$62,489.92	\$62,489.92
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	\$0.00	\$14,469.53	\$20,112.89	\$20,112.89
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	\$0.00	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	\$36,188.93	\$0.00	\$0.00	\$0.00
TOTAL DISBURSEMENTS	\$347,412.40	\$14,701.58	\$82,602.81	\$82,602.81

4) This case was originally filed under chapter 7 on 05/07/2021. The case was pending for 15 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 07/28/2022

By: /s/ Lawrence V. Young
Trustee

STATEMENT This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 – GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE ¹	\$ AMOUNT RECEIVED
626 N. Pershing Ave, York, PA 17404-0000, York C	1110-000	\$85,000.00
Escrot refund from refinance of house. Total amo	1129-000	\$3,500.00
Suit vs. Homecheck	1149-000	\$10,000.00
TOTAL GROSS RECEIPTS		\$98,500.00
<i>¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.</i>		

EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
Kala Stasiak	Proceeds from settlement of litigation against Homechek	8500-002	\$2,500.00
STASIAK, JOSEPH ANDREW	Distribution payment - Dividend paid at 100.00% of \$13,397.19; Claim # SURPLUS; Filed: \$0.00	8200-002	\$13,397.19
TOTAL FUNDS PAID TO DEBTOR & THIRD PARTIES			\$15,897.19

EXHIBIT 3 - SECURED CLAIMS

Claim No.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
	Stock and Leader	4800-000	NA	-\$50.00	-\$50.00	-\$50.00
	York Water Company	4800-000	NA	\$50.00	\$50.00	\$50.00
	York Water Company/York City Treasurer	4800-000	NA	\$232.05	\$232.05	\$232.05
NC	Wells Fargo	4110-000	NA	\$0.00	\$62,257.87	\$62,257.87
N/F	MOVEMENT MORTGAGE, LLC	4110-000	\$252,690.98	NA	NA	NA
N/F	TIAA BANK	4110-000	\$58,532.49	NA	NA	NA
TOTAL SECURED			\$311,223.47	\$232.05	\$62,489.92	\$62,489.92

EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Trustee, Fees - Lawrence V. Young	2100-000	NA	\$7,380.14	\$7,380.14	\$7,380.14
Trustee, Expenses - Lawrence V. Young	2200-000	NA	\$27.73	\$27.73	\$27.73
Attorney for Trustee Fees - CGA Law Firm	3110-000	NA	\$0.00	\$5,395.00	\$5,395.00
Attorney for Trustee, Expenses - CGA Law Firm	3120-000	NA	\$0.00	\$235.14	\$235.14
Bond Payments - International Sureties	2300-000	NA	\$0.00	\$13.22	\$13.22
Costs re Sale of Property (closing costs, etc.) - Stock and Leader, LLP	2500-000	NA	\$10.00	\$10.00	\$10.00
Costs re Sale of Property (closing costs, etc.) - York County Recorder of Deeds	2500-000	NA	\$850.00	\$850.00	\$850.00
Bank Service Fees - Metropolitan Commercial Bank	2600-000	NA	\$251.66	\$251.66	\$251.66
Realtor for Trustee Fees - Berkshire Hathaway/Keller Williams	3510-000	NA	\$5,950.00	\$5,950.00	\$5,950.00
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		NA	\$14,469.53	\$20,112.89	\$20,112.89

EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
		None			

EXHIBIT 6 – PRIORITY UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
			None			

EXHIBIT 7 – GENERAL UNSECURED CLAIMS

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/F	HOME DEPOT	7100-000	\$500.00	NA	NA	NA
N/F	MEMBERS 1STFCU	7100-000	\$24,918.00	NA	NA	NA
N/F	TARGET	7100-000	\$5,756.00	NA	NA	NA
N/F	US Dept, of Education	7100-000	\$5,014.93	NA	NA	NA
TOTAL GENERAL UNSECURED CLAIMS			\$36,188.93	\$0.00	\$0.00	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit 8
Page: 1

Case No.: 21-01046

Trustee Name: (580410) Lawrence V. Young

Case Name: STASIAK, JOSEPH ANDREW

Date Filed (f) or Converted (c): 05/07/2021 (f)

For Period Ending: 07/28/2022

§ 341(a) Meeting Date: 06/09/2021

Claims Bar Date: 02/19/2022

1 Ref. #	2 Asset Description (Scheduled And Unscheduled (u) Property)	3 Petition/ Unscheduled Values	4 Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	5 Property Formally Abandoned OA=§554(a) abandon.	6 Sale/Funds Received by the Estate	7 Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1	626 N. Pershing Ave, York, PA 17404-0000, York C The trustee listed the property for sale at \$79,900.	105,000.00	46,467.51		85,000.00	FA
2	640 Windsor Rd, Red Lion, PA 17356-0000, York Co	270,000.00	0.00		0.00	FA
3	2002 Mazda B2300. Entire property value: \$1,000. The cost of liquidation would consume any non-exempt equity.	1,000.00	1,000.00		0.00	FA
4	2009 Honda Pilot Spouse's vehicle and is marital Asset is owned jointly with non-filing spouse. The value of the asset has been reduced by the marital adjustment. The cost of liquidation would consume any non-exempt equity.	3,700.00	0.00		0.00	FA
5	Misc household goods	2,000.00	0.00		0.00	FA
6	Personal Tools The cost of liquidation would consume any non-exempt equity.	1,500.00	1,500.00		0.00	FA
7	Collectibles	150.00	0.00		0.00	FA
8	Men's clothes	150.00	0.00		0.00	FA
9	Cash	40.00	0.00		0.00	FA
10	Checking: Members 1st The cost of liquidation would consume any non-exempt equity.	4.39	4.39		0.00	FA
11	Checking: First National Bank	8,299.00	0.00		0.00	FA
12	Checking: First National Bank	505.00	0.00		0.00	FA
13	Checking: First National Bank	90.00	0.00		0.00	FA
14	Deposits of money: First National Bank	63.00	0.00		0.00	FA
15	401 (k): John Hancock This asset is not an asset of the Bankruptcy Estate.	25,051.00	0.00		0.00	FA
16*	Suit vs. Homecheck (See Footnote)	30,000.00	30,000.00		10,000.00	FA
17	Escrow refund from refinance of house. Total amo The full value of the asset is \$4,360. The scheduled value reflects 1/2 of the value as Debtor's spouse was potentially entitled to 50% interest in the equity of the property pending the parties' divorce. The Trustee agreed to accept \$3,500 in satisfaction of the turnover of this asset.	2,180.00	2,011.02		3,500.00	FA
17	Assets Totals (Excluding unknown values)	\$449,732.39	\$80,982.92		\$98,500.00	\$0.00

Form 1
Individual Estate Property Record and Report
Asset Cases

Exhibit 8
Page: 2

Case No.: 21-01046

Trustee Name: (580410) Lawrence V. Young

Case Name: STASIAK, JOSEPH ANDREW

Date Filed (f) or Converted (c): 05/07/2021 (f)

For Period Ending: 07/28/2022

§ 341(a) Meeting Date: 06/09/2021

Claims Bar Date: 02/19/2022

RE PROP# 16 Pursuant to Trustee's Motion to Approve Settlement, \$7,500 will be turned over to the Bankruptcy Estate and \$2,500 will be turned over to Debtor's non-filing spouse.

Major Activities Affecting Case Closing:

Funds disbursed 6/23/22. Prepare TDR after checks have cleared.

Initial Projected Date Of Final Report (TFR): 12/31/2022

Current Projected Date Of Final Report (TFR): 04/28/2022 (Actual)

Form 2
Cash Receipts And Disbursements Record

Exhibit 9

Page: 1

Case No.: 21-01046 **Trustee Name:** Lawrence V. Young (580410)
Case Name: STASIAK, JOSEPH ANDREW **Bank Name:** Metropolitan Commercial Bank
Taxpayer ID #: **-***9933 **Account #:** *****1050 Checking Account
For Period Ending: 07/28/2022 **Blanket Bond (per case limit):** \$5,454,454.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
07/21/21	{17}	Joseph A. Stasiak	Turnover of non-exempt funds	1129-000	3,500.00		3,500.00
07/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fee	2600-000		5.00	3,495.00
08/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		5.97	3,489.03
09/01/21		Zubely Hidalgo	Proceeds from sale of real estate				
	{1}	Zubely Hidalgo	Contract sale price \$85,000.00	1110-000			
		Stock and Leader, LLP	Notary fee -\$10.00	2500-000			
		York County Recorder of Deeds	Transfer tax -\$850.00	2500-000			
		York Water Company/York City Treasurer	Net local real estate taxes and sewer taxes -\$232.05	4800-000			
		Berkshire Hathaway/Keller Williams	Realtor commission -\$5,950.00	3510-000			
		Wells Fargo	Payoff of mortgage -\$62,257.87	4110-000			
		York Water Company	Escrow for sewer and water from 8/16 - 9/13 -\$50.00	4800-000			
09/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		28.16	19,110.95
10/29/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.60	19,081.35
11/30/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		32.62	19,048.73
12/31/21		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		31.54	19,017.19
01/18/22	101	International Sureties	Insurance Bond Premium	2300-000		13.22	19,003.97
01/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		29.46	18,974.51
02/04/22	{16}	Amtrust North America-Aiul	Settlement of pending litigation	1149-000	10,000.00		28,974.51
02/28/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		38.53	28,935.98
03/17/22		Stock and Leader	Refund of escrow held at settlement for payment of sewer	4800-000		-50.00	28,985.98
03/17/22	102	Kala Stasiak	Proceeds from settlement of litigation against Homechek	8500-002		2,500.00	26,485.98
03/31/22		Metropolitan Commercial Bank	Bank and Technology Services Fees	2600-000		50.78	26,435.20
06/23/22	103	Lawrence V. Young	Combined trustee compensation & expense dividend payments.				
		Lawrence V. Young	Claims Distribution - Thu, 04-28-2022 \$7,380.14	2100-000		7,407.87	19,027.33

Page Subtotals: \$29,150.08 \$10,122.75

Form 2
Cash Receipts And Disbursements Record

Exhibit 9

Page: 2

Case No.: 21-01046 **Trustee Name:** Lawrence V. Young (580410)
Case Name: STASIAK, JOSEPH ANDREW **Bank Name:** Metropolitan Commercial Bank
Taxpayer ID #: **-**9933 **Account #:** *****1050 Checking Account
For Period Ending: 07/28/2022 **Blanket Bond (per case limit):** \$5,454,454.00
Separate Bond (if applicable): N/A

1	2	3	4	5	6	7	
Trans. Date	Check or Ref. #	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposit \$	Disbursement \$	Account Balance
		Lawrence V. Young	Claims Distribution - Thu, 04-28-2022 \$27.73	2200-000			
06/23/22	104	CGA Law Firm	Distribution payment - Dividend paid at 100.00% of \$5,395.00; Claim # ; Filed: \$0.00	3110-000		5,395.00	13,632.33
06/23/22	105	CGA Law Firm	Distribution payment - Dividend paid at 100.00% of \$235.14; Claim # ; Filed: \$0.00	3120-000		235.14	13,397.19
06/23/22	106	STASIAK, JOSEPH ANDREW	Distribution payment - Dividend paid at 100.00% of \$13,397.19; Claim # SURPLUS; Filed: \$0.00	8200-002		13,397.19	0.00
COLUMN TOTALS					29,150.08	29,150.08	\$0.00
Less: Bank Transfers/CDs					0.00	0.00	
Subtotal					29,150.08	29,150.08	
Less: Payments to Debtors						13,397.19	
NET Receipts / Disbursements					\$29,150.08	\$15,752.89	

Form 2
Cash Receipts And Disbursements Record

Exhibit 9
Page: 3

Case No.: 21-01046

Case Name: STASIAK, JOSEPH ANDREW

Taxpayer ID #: **-***9933

For Period Ending: 07/28/2022

Trustee Name: Lawrence V. Young (580410)

Bank Name: Metropolitan Commercial Bank

Account #: *****1050 Checking Account

Blanket Bond (per case limit): \$5,454,454.00

Separate Bond (if applicable): N/A

TOTAL - ALL ACCOUNTS	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCES
*****1050 Checking Account	\$29,150.08	\$15,752.89	\$0.00
	\$29,150.08	\$15,752.89	\$0.00